

**F&C BANCORP, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2168931	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$115	\$118	2.1%		
Loans	\$97	\$97	-0.4%		
Construction & development	\$5	\$4	-19.3%		
Closed-end 1-4 family residential	\$36	\$34	-6.8%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$5	\$2	-60.6%		
Commercial & Industrial	\$6	\$10	62.1%		
Commercial real estate	\$10	\$12	26.9%		
Unused commitments	\$6	\$7	10.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-11.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$4	7.4%		
Cash & balances due	\$2	\$3	35.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$101	\$103	2.4%		
Deposits	\$94	\$98	4.2%		
Total other borrowings	\$7	\$5	-22.6%		
FHLB advances	\$6	\$5	-19.0%		
Equity					
Equity capital at quarter end	\$14	\$14	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	11.9%	--		
Tier 1 risk based capital ratio	14.9%	14.3%	--		
Total risk based capital ratio	16.2%	15.5%	--		
Return on equity <sup>1</sup>	12.3%	5.5%	--		
Return on assets <sup>1</sup>	1.5%	0.7%	--		
Net interest margin <sup>1</sup>	6.4%	5.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	220.2%	121.9%	--		
Loss provision to net charge-offs (qtr)	56.3%	51.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	2.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	1.9%	--
Closed-end 1-4 family residential	0.7%	0.9%	0.3%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.3%	0.3%	0.4%	--
Commercial & Industrial	2.9%	6.4%	0.1%	2.4%	--
Commercial real estate	0.0%	0.2%	0.0%	0.0%	--
Total loans	0.7%	1.3%	0.2%	0.5%	--